

**Information to identify the case:**

Debtor 1	<b>David C. Fumo</b>	Social Security number or ITIN	<b>xxx-xx-7916</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Catherine M. Fumo</b>	Social Security number or ITIN	<b>xxx-xx-8331</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>12-11356-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David C. Fumo

Catherine M. Fumo  
aka Kate Fumo

1/19/18

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 David C. Fumo  
 Catherine M. Fumo  
 Debtors

Case No. 12-11356-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: lfin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: Jan 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2018.

db/jdb  
 cr +David C. Fumo, Catherine M. Fumo, 636 North Street, Meadville, PA 16335-2428  
 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)  
 13475018 +AT&T Universal Card/CBNA, P Box 6497, Sioux Falls, SD 57117-6497  
 13475017 +Allied Interstate, 3000 Corporate Exchange Drive, 5th Floor, Columbus, OH 43231-7689  
 13549121 +Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 13488108 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410  
 13475024 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
 GRAND RAPIDS MI 49546-6253  
 (address filed with court: Fifth Third Bank, 5050 Kingsley Drive, MD#1MOC2N,  
 Cincinnati, OH 45263)  
 13483358 +Fifth Third Bank, 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652  
 13480016 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 13475026 +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180  
 13549585 +Ryan A. Gower, Esquire, 220 Lake Drive East, Suite 301, Cherry Hill, NJ 08002-1165

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 20 2018 02:31:26 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Jan 20 2018 02:08:00 PRA Receivables Management, LLC, PO Box 41067,  
 Norfolk, VA 23541-1067  
 13509270 +EDI: OPHSUBSID.COM Jan 20 2018 02:08:00 AZUREA I, LLC, C O WEINSTEIN AND RILEY, PS,  
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13475019 EDI: BANKAMER.COM Jan 20 2018 02:08:00 Bank of America, PO Box 982238,  
 El Paso, TX 79998  
 13475020 +EDI: BANKAMER.COM Jan 20 2018 02:08:00 Bank of America Home Loans, 450 Amerian Street,  
 SV416X, Simi Valley, CA 93065-6285  
 13475021 +EDI: TSYS2.COM Jan 20 2018 02:08:00 Barclay's Bank Delaware, PO Box 8803,  
 Wilmington, DE 19899-8803  
 13529192 +E-mail/Text: bncmail@w-legal.com Jan 20 2018 02:31:47 CHESWOLD (OPHRYS), LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13475022 +EDI: CHASE.COM Jan 20 2018 02:08:00 Chase Bank USA, PO Box 15298,  
 Wilmington, DE 19850-5298  
 13475023 +EDI: CHASE.COM Jan 20 2018 02:08:00 Chase/Bank One Card Serv, PO Box 15298,  
 Wilmington, DE 19850-5298  
 13475025 +EDI: CITICORP.COM Jan 20 2018 02:08:00 Home Depot/Citibank, PO Box 6497,  
 Sioux Falls, SD 57117-6497  
 13547422 EDI: BL-CREDIGY.COM Jan 20 2018 02:08:00 Main Street Acquisition Corp., assignee,  
 of CHASE BANK USA, N. A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13518881 +E-mail/Text: bknotice@ncmllc.com Jan 20 2018 02:31:48 National Capital Management, LLC.,  
 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
 13568176 EDI: PRA.COM Jan 20 2018 02:08:00 Portfolio Recovery Associates, LLC, P.O. Box 41067,  
 Norfolk, VA 23541  
 13475027 +EDI: STFM.COM Jan 20 2018 02:08:00 State Farm Bank, 3 State Farm Plaza N-3,  
 Bloomington, IL 61791-0002  
 13538675 EDI: BECKLEE.COM Jan 20 2018 02:08:00 State Farm Bank, c o Becket and Lee LLP, POB 3001,  
 Malvern, PA 19355-0701  
 13475028 EDI: TFSR.COM Jan 20 2018 02:08:00 Toyota Financial Services, PO Box 8026,  
 Cedar Rapids, IA 52409-8026  
 13505672 EDI: TFSR.COM Jan 20 2018 02:08:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,  
 Cedar Rapids, Iowa 52408-8026

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A.  
 cr\* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,  
 MEMPHIS, TN 38125-1741  
 13509271\* +AZUREA I, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 13529191\* +AZUREA I, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 13535642\* +CHESWOLD (OPHRYS), LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 13547423\* Main Street Acquisition Corp., assignee, of CHASE BANK USA, N. A., c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 13668045\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,  
 Lewisville, TX 75067)  
 13518967\* +National Capital Management, LLC., 8245 Tournament Drive, Suite 230,  
 Memphis, TN 38125-1741  
 13519167\* +National Capital Management, LLC., 8245 Tournament Drive, Suite 230,  
 Memphis, TN 38125-1741

District/off: 0315-1

User: lfin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 28

Date Rcvd: Jan 19, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
13583272\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541)

TOTALS: 1, \* 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 21, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com  
Elizabeth L. Spadafore on behalf of Debtor David C. Fumo espadafore@steidl-steinberg.com,  
kimberlyr@steidl-steinberg.com;chris.frye@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
Elizabeth L. Spadafore on behalf of Joint Debtor Catherine M. Fumo  
espadafore@steidl-steinberg.com,  
kimberlyr@steidl-steinberg.com;chris.frye@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
Kenneth M. Steinberg on behalf of Joint Debtor Catherine M. Fumo  
julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl  
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com  
Kenneth M. Steinberg on behalf of Debtor David C. Fumo julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl  
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com  
Matthew Christian Waldt on behalf of Creditor Nationstar Mortgage, LLC.  
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9